Important information before you begin

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Results depend on the inputs, assumptions and exclusions stated in the resource. Timing windows and condition labels are planning aids, not predicted failure dates or professional diagnoses. Cost ranges are not quotations, valuations, recommendations to borrow or invest, or guaranteed savings. Keep unknown information visible, review exclusions and obtain current written quotations before a spending decision. Keep backups of working records.

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Home Planning Calculator Quick Start

A free InfoChest program for estimating major home replacement costs over the next ten years. It works offline, without Excel or an account. This guide covers the completed downloadable calculator, version 1.1.

Open the calculator

- Extract the entire downloaded ZIP into a folder on your computer. On Windows, double-click Start_Calculator.cmd. The launcher uses installed Microsoft Edge or Chrome, or falls back to your default browser.
- You can also open InfoChest_Home_Planning_Calculator.html directly in a current desktop browser. Keep this file on your computer for offline use.
- This release is a local browser-based program. It is not a native .exe installer or the subscription SaaS.

Build your first plan

Step	What to enter
Your home	Plan name, currency, annual replacement savings and current reserve.
Major items	Review the 18 starting assets. Open an item and enter condition, confidence, timing, and both low and high costs. Uncheck items that do not apply.
Your plan	Review ten-year exposure, annual and monthly estimates, additional savings, planning windows and research priorities.

Use Unknown or leave costs blank when information is missing. Zero is an entered amount, not a blank. Add an item supports up to 100 total items. The example plan contains illustrative figures, not current price guidance. Currency selection changes the displayed currency; it does not convert the amounts.

Save and reopen your work

Save plan downloads a JSON backup. Open plan restores a backup and replaces the current working plan after confirmation. Save the current plan first if you want to keep it. Rename backups to distinguish homes or review dates.

The calculator also saves changes in browser storage when available. Browser settings, private browsing, clearing storage or moving the program can affect that copy. Keep a downloaded plan backup before closing or moving the application. Plan files are not encrypted.

Print or export

Print / save PDF report opens your browser’s print dialog. Choose Save as PDF where supported. Export item list downloads a CSV that can be opened in a spreadsheet. These actions do not send your plan to InfoChest.

Understand the numbers

For each included, priced item with known timing, the cost midpoint is divided by 1, 3, 5 or 10 for the 0–1, 1–3, 4–5 or 6–10 year window. These amounts are added to estimate annual savings. The additional annual savings indicated are the greater of zero and that estimate less your current annual savings. Monthly equivalents divide by 12. The current reserve is shown separately and does not reduce the annual estimate.

Headline ten-year totals include only selected items with both costs and a known planning window. Missing costs and Unknown timing are flagged for research. Priced items with Unknown timing appear in the Unknown window but stay out of the headline totals. Invalid ranges must be corrected before saving, printing or exporting.

When to revisit your plan

Review annually and after a repair, replacement, inspection or quotation changes your information. Update the facts and save a new dated backup. The paid Excel Home Management System adds ongoing household records; the future subscription SaaS is separate.

Use the estimate appropriately

Planning windows are budgeting assumptions, not predicted failure dates. Cost ranges are not quotations or guarantees. Inflation, investment returns, routine maintenance and emergency expenses are excluded from these replacement estimates. Verify important facts and use qualified professionals for safety concerns or regulated work.

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